

## UNITED STATES BANKRUPTCY COURT

DISTRICT OF MASSACHUSETTS  
BOSTON DIVISIONIn re: SHAWN LYNCH  
GINA LYNCH  
Debtor(s)

Case No.: 13-16018-FJB

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Carolyn A. Bankowski, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/14/2013.
- 2) The plan was confirmed on 11/01/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 08/01/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/06/2015, 05/24/2016.
- 5) The case was converted on 07/24/2017.
- 6) Number of months from filing or conversion to last payment: 44.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 52,577.50.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$25,358.00
Less amount refunded to debtor:	\$ .00

<b>NET RECEIPTS:</b>	\$25,358.00
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$23,459.14
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$1,404.46
Other:	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	\$24,863.60
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Attorney fees paid and disclosed by debtor:	\$1,629.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ALTAIR OH XIII LLC	Unsecured	8,633.00	8,633.28	8,633.28	.00	.00
ALTAIR OH XIII LLC	Unsecured	1,015.00	1,015.39	1,015.39	.00	.00
AMERICAN INFOSOURCE LP	Unsecured	4,597.00	4,031.24	4,031.24	.00	.00
BARBARA LYNCH	Unsecured	NA	.00	.00	.00	.00
BARBARA LYNCH	Unsecured	75,000.00	75,000.00	.00	.00	.00
BSI FINANCIAL SERVICES INC	Secured	49,455.00	NA	NA	.00	.00
CAVALRY SPV I LLC	Unsecured	7,524.00	7,524.78	7,524.78	.00	.00
CAVALRY SPV I LLC	Unsecured	8,329.00	8,329.22	8,329.22	.00	.00
CITIBANK	Unsecured	20,000.00	NA	NA	.00	.00
CITIZENS BANK	Unsecured	49,455.00	75,112.12	75,112.12	.00	.00
EQUABLE ASCENT FINANCIAL LLC	Unsecured	250.00	NA	NA	.00	.00
LVNV FUNDING LLC	Unsecured	6,872.00	5,816.67	5,816.67	.00	.00
METROPOLITAN CREDIT UNION	Unsecured	3,044.00	NA	NA	.00	.00
METROWEST COMMUNITY FEDERAL C.	Unsecured	NA	.00	.00	.00	.00
NATIONSTAR MORTGAGE LI	Secured	54,012.00	NA	NA	.00	.00

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NATIONSTAR MORTGAGE LLC	Secured	7,717.89	7,717.89	7,717.89	494.40	.00
NATIONSTAR MORTGAGE, LLC	Unsecured	NA	.00	.00	.00	.00
NATIONSTAR MORTGAGE, LLC	Unsecured	NA	.00	.00	.00	.00
OCWEN LOAN SERVICING, LLC	Unsecured	NA	.00	.00	.00	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,222.00	5,221.90	5,221.90	.00	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,575.00	1,575.17	1,575.17	.00	.00
TOWN OF HOLLISTON	Priority	793.80	1,349.75	793.80	.00	.00
TOWN OF HOLLISTON	Secured	400.00	NA	NA	.00	.00
US BANK TRUST N.A.	Secured	NA	93,683.46	93,683.46	.00	.00
US BANK, N.A.	Unsecured	NA	.00	.00	.00	.00

**Summary of Disbursements to Creditors:****Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	7,717.89	494.40	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	93,683.46	.00	.00
<b>TOTAL SECURED:</b>	101,401.35	494.40	.00

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	793.80	.00	.00
<b>TOTAL PRIORITY:</b>	793.80	.00	.00

**GENERAL UNSECURED PAYMENTS:**

117,259.77 .00 .00

**Disbursements:**

Expenses of Administration:	\$24,863.60
Disbursements to Creditors:	\$494.40

**TOTAL DISBURSEMENTS:**

\$25,358.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 07/31/2017By: /s/Carolyn A. Bankowski

Chapter 13 Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.